

CONFIRMATION OF CONVERSATION- LETTER OF CLEARANCE

Date: _____

Sent certified, return receipt mail: Number _____

TO: _____ [Credit Issuer] _____ FAX _____

ACCOUNT NO. _____ REFERENCE NO. _____

FROM: _____ [Your Name] _____

During a discussion on (date) with (name of individual) who holds the title of _____ with your company, the following items were discussed:

Summarize the points using bullet points if possible. For example

- My initial documents were received on June 28, 2003
- An investigation proved that the case was indeed identity theft
- That the application and transaction records would be sent to me and to my designated law enforcement investigator
- That a clearance letter would be sent to me within 30 days
- That the company did not intend to file charges with law enforcement at this time as one of the victimized parties

Since I did not receive a letter of clearance, I am sending this confirmation of conversation. It is assumed that if you do not dispute this correspondence within 10 days that the above information is true and accurate and that my records have been cleared. You are to send any corrections to me via certified mail so that you may show that I received the correspondence or it will be concluded that it was not delivered or sent.

Please notify all collection agencies that you may have sent this account to. Be advised that reporting these items to the credit bureaus as collection items or continuing to pursue these debts from me would be considered a violation of the Fair Credit Reporting Act.

Victim Name _____ Social Security Number _____

Victim Address _____

City/State/Zip _____

Victim Phone _____ Fax _____ Email _____

Signed: _____

Date _____